

ROYAL INSURANCE CO.
LARGEST FIRE OFFICE IN THE WORLD.
Unlimited Liability.
Absolute Security.

Every description of property insured at moderate rates of premium.
 Represented throughout the Dominion.
 Head Office for Canada, Royal Insurance Building, MONTREAL.
 W. TATLEY, Manager,
 GEO. SIMPSON, Asst. Man.

1843.....1893
JUBILEE YEAR
 OF

The Mutual Life Insurance Co.
 of NEW YORK.

Richard A. McCurdy, President.
 Is commemorated by the issuance of two forms of "Semi-Centennial Policies"
The Five Per Cent. Debenture
 —AND—
The Continuous Instalment.

AGENTS FIND THESE POLICIES EASY TO PLACE BECAUSE THEY AFFORD THE BEST INSURANCE EVER OFFERED BY ANY COMPANY. FOR DETAILS ADDRESS THE COMPANY AT ITS HEAD OFFICE, NASSUA, CEDAR AND LIBERTY STREETS, NEW YORK, OR THE NEAREST GENERAL AGENT.

FAYETTE BROWN,
 General Manager,

IMPERIAL BUILDING ::: Montreal.

The
Canada Accident Assurance Company,

HEAD OFFICE:
1740 NOTRE DAME STREET, MONTREAL,
 Re-insurers of

THE MUTUAL ACCIDENT ASSOCIATION Ltd. (being the Accident Department of THE PALATINE INSURANCE CO., Limited, of Manchester England), THE CITIZENS INSURANCE COMPANY OF CANADA Accident Branch, and THE SUN LIFE ASSURANCE COMPANY, Accident Branch.
ACCIDENT, EMPLOYERS' LIABILITY, PLATE GLASS.
T. H. HUDSON, Manager for Canada

ALLIANCE Assurance Company,

HEAD OFFICE:
BARTHOLOMEW LANE, LONDON, ENG.
CAPITAL AND FUNDS \$42,000,000
 Canadian Branch:
157 St. James Street, MONTREAL.
G. H. McHENRY, Manager.

NEW YORK LIFE INSURANCE COMPANY.

JOHN A. McCALL, President.
STATEMENT OF BUSINESS, DECEMBER 31, 1894.
 Assets Invested.....\$162,001,770
 Surplus.....20,249,317
 Income in 1894.....86,483,313
 Insurance in Force.....813,294,160
 Good agents are wanted for several central and productive localities in Canada. Apply to
DAVID BURKE,
 Company's Building. GENERAL MANAGER MONTREAL, P.Q.

The Federal Life Assurance Company

Head Office, HAMILTON, ONT.
POLICIES WORLD WIDE After One Year From Issue.
Capital and Assets, - \$1,000,000
Surplus to Policyholders, \$704,141.26
ACCUMULATION POLICIES.
COMPOUND INVESTMENT POLICIES.
GUARANTEED INSURANCE BONDS.
JAMES H. BEATY, President.
DAVID DEXTER, Managing Director.

ASSESSMENT SYSTEM, MUTUAL PRINCIPLE.

Mutual Reserve Fund Life Association,

E. B. HARPER, Founder.
 Home Office, cor. Broadway and Duane St., New York.
40 MILLION DOLLARS Saved in Premiums. 40

The total cost for the past 14 years for \$10,000 Insurance in the MUTUAL RESERVE amounts to less than Old System Companies charge for \$4,500 paid up life insurance—the saving in premiums being equal to a cash dividend of nearly 60 per cent.

1881. THE ELOQUENCE OF RESULTS. 1895.

No. of Policies in Force, over	100,000
Interest Income, annually, exceeds	\$155,000
12-Monthly Income exceeds	\$401,000
Reserve Emerges by Fund, exceeds	\$,633,200
Death Claims Paid, over	23,447,000
New Business received in 1891, over	\$1,000,000
Insurance in Force exceeds	\$50,000,000

F. A. BURNHAM, President.
D. Z. BESSETTE, General Manager Prov. Quebec.
12 PLACE D'ARMES, AGENTS WANTED. MONTREAL.

National Assurance Co
 OF IRELAND.
 INCORPORATED 1822

CAPITAL.....\$5,000,000.
 FIRE RESERVE.....1,500,000.
 FIRE INCOME.....1,000,000.

Head Office for Canada
MATTHEW C. HINSH, Branch Manager.

Atlas Assurance Co.
 OF LONDON, ENG.
 FOUNDED 1878.

CAPITAL.....\$5,000,000.
 FIRE RESERVE.....1,500,000.
 FIRE INCOME.....1,000,000.

1735 Notre Dame Street, MONTREAL.
Active Agents Wanted.